

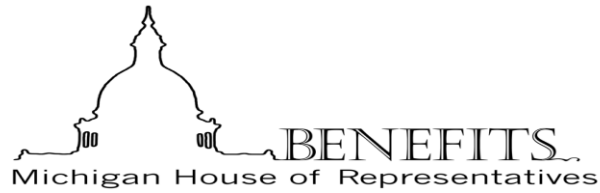


Michigan House of Representatives

Benefit Rates

October 1, 2013 to September 30, 2014

			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
Medical							
1a	Community Blue PPO #1	single	\$6,442	\$1,288	20%	\$5,153	80%
		two person	\$14,940	\$2,988	20%	\$11,952	80%
		family	\$19,327	\$3,865	20%	\$15,462	80%
1b	Community Blue PPO #2	single	\$5,892	\$589	10%	\$5,302	90%
		two person	\$13,279	\$1,328	10%	\$11,951	90%
		family	\$17,675	\$1,767	10%	\$15,907	90%
1c	BCN Mid-Michigan Region	single	\$5,523	\$552	10%	\$4,971	90%
		two person	\$13,255	\$1,326	10%	\$11,930	90%
		family	\$16,569	\$1,657	10%	\$14,912	90%
	BCN Southeast Region	single	\$5,177	\$518	10%	\$4,659	90%
		two person	\$12,424	\$1,242	10%	\$11,181	90%
		family	\$15,531	\$1,553	10%	\$13,977	90%
	BCN East Region	single	\$5,037	\$504	10%	\$4,533	90%
		two person	\$12,087	\$1,209	10%	\$10,878	90%
		family	\$15,108	\$1,511	10%	\$13,598	90%
	BCN West Region	single	\$4,919	\$492	10%	\$4,427	90%
		two person	\$11,804	\$1,180	10%	\$10,624	90%
		family	\$14,756	\$1,476	10%	\$13,280	90%
1d	Flexible Blue - Health Savings (H.S.A.)	single	\$4,248	\$0	0%		



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			two person family	\$10,198 \$12,746			\$0 \$0	0% 0%			
House contribution to Member/Employee H.S.A.			single	\$1,000			\$0	0%		124%	
			two person family	\$1,500 \$2,000			\$0 \$0	0% 0%		115% 116%	
Dental											
2a	Delta Dental - Comprehensive		single	\$558			\$112	20%		\$446 80%	
			two person family	\$1,026 \$1,847			\$205 \$369	20% 20%		\$821 \$1,478 80%	
2b	Delta Dental - Modified		single	\$261			\$52	20%		\$209 80%	
			two person family	\$484 \$882			\$97 \$176	20% 20%		\$387 \$706 80%	
Vision											
3	VSP Vision administered through BCBSM (included with all BCN rates)		single	\$82			\$16	20%		\$66 80%	
			two-person family	\$195 \$244			\$39 \$49	20% 20%		\$156 \$195 80%	
Life Insurance											



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4	Minnesota Life Insurance - 2 times pay		variable (age & salary based)		state paid		0%		state paid		0%
Long Term Disability Insurance											
5	LTD (Employees Only)		variable (salary based)		state paid		0%		state paid		0%
401(k)											
6	401(k) - administered by ING		variable (salary based)		state paid		0%		state paid		0%
Dependent Life Insurance											
7	Minnesota Life Insurance (Members and Employees)		variable (level based)		Employee Members		100% 0%		Employee Members		100% 0%

* House is self funded for PPO medical and the rates are illustrated. Rates for BCN are premium based.

Reimbursement for opting out of items 1 through 5 is \$2,990. There is no reimbursement for opting out of individual items.